

Serial No. 10/628,034
Docket No. 60655.0900

Claims:

1. (Previously Presented) A computer-implemented method for facilitating the administration of a subsidiary account within a database contained within a host computer comprising the steps of:

receiving, at a host computer, a request for a subsidiary account linked to a parent account,

wherein said parent account is a financial account having a parent spending power, wherein said parent spending power is a credit limit for said parent account;

linking, at said host computer, said subsidiary account to said parent account, wherein said subsidiary account is a financial account having a subsidiary spending power, said subsidiary spending power is a credit limit for said subsidiary account, and said subsidiary spending power is configured to consume at least part of said parent spending power; and

reducing, at said host computer, said parent spending power by an amount less than said subsidiary spending power when said subsidiary account is linked to said parent account.

2. (Previously Presented) The computer-implemented method according to claim 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed per transaction.

3. (Previously Presented) The computer-implemented method according to claim 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed per day.

4. (Previously Presented) The computer-implemented method according to claim 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed during a predetermined time period.

5. (Previously Presented) The computer-implemented method according to claim 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular merchant.

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6. (Previously Presented) The computer-implemented method according to claim 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular chain of merchants.

7. (Previously Presented) The computer-implemented method according to claim 22, wherein said step of establishing said spending is based upon a maximum transaction amount allowed at a particular industry type.

8. (Previously Presented) The computer-implemented method according to claim 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed in accordance with a predetermined rate of change over time.

9. (Previously Presented) The computer-implemented method according to claim 1, wherein said step of receiving said request comprises:

receiving said request via a means for communication selected from the group consisting of a telephone, a pager, a computer, a digital communications device, a television, a personal digital assistant, and a facsimile machine.

10. (Previously Presented) The computer-implemented method according to claim 1, further comprising the steps of:

monitoring spending activity facilitated by at least one of said parent account and said subsidiary account; and

modifying at least one of said parent spending power and said subsidiary spending power based at least in part on said spending activity.

11. (Previously Presented) A system for administering a subsidiary account within a computing system, said computer system comprising:

an account administrator module in communication with a transaction administrator module;

a settler module; and

a statement generator module,

wherein said account administrator module is configured to:

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receive a request for one or more subsidiary accounts linked to a parent account, said parent account including a parent account spending power, wherein said parent account spending power is a credit limit for said parent account, said one or more subsidiary accounts including a subsidiary spending power, wherein said subsidiary spending power is a credit limit for said subsidiary account, and said subsidiary spending power is less than said parent spending power, and

reduce said parent spending power by an amount less than said subsidiary spending power when said subsidiary account is linked to said parent account,

wherein said settler module is configured to facilitate providing a settling payment to a merchant, and

wherein said statement generator module is configured to facilitate generating a parent account statement.

12. (Previously Presented) A machine-readable medium having stored thereon a plurality of instructions, said plurality of instructions when executed by a processor, cause said processor to perform a method comprising the steps of:

receiving a request for a subsidiary account linked to a parent account, said parent account being a financial account, and said parent account having a parent spending power, said subsidiary account being a financial account, and said subsidiary account having a subsidiary spending power, wherein said parent spending power is a credit limit for said parent account, and said subsidiary spending power is a credit limit for said subsidiary account;

linking said subsidiary account to said parent account, wherein said subsidiary spending power is configured to consume at least part of said parent spending power; and

reducing said parent spending power by an amount less than said subsidiary spending power when said subsidiary account is linked to said parent account.

13. (Previously Presented) The machine-readable medium according to claim 23, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed per transaction.

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14. (Previously Presented) The machine-readable medium according to claim 23, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed per day.

15. (Previously Presented) The machine-readable medium according to claim 23, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed during a predetermined time period.

16. (Previously Presented) The machine-readable medium according to claim 23, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular merchant.

17. (Previously Presented) The machine-readable medium according to claim 23, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular chain of merchants.

18. (Previously Presented) The machine-readable medium according to claim 23, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular industry type.

19. (Previously Presented) The machine-readable medium according to claim 23, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed in accordance with a predetermined rate of change over time.

20. (Previously Presented) The machine-readable medium according to claim 12, wherein said step of receiving said request comprises:

receiving said request via a means for communication selected from the group consisting of a telephone, a pager, a computer, a digital communications device, a television, a personal digital assistant, and a facsimile machine.

21. (Previously Presented) The machine-readable medium according to claim 12, wherein the method further comprises the steps of:

monitoring spending activity facilitated by at least one of said parent account and said subsidiary account; and

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modifying at least one of said parent spending power and said subsidiary spending power based at least in part on said spending activity.

22. (Previously Presented) The computer-implemented method according to claim 1, further comprising the step of:

establishing, at said host computer, at least one spending limit configured to affect at least one of said parent spending power and said subsidiary spending power.

23. (Previously Presented) The machine-readable medium according to claim 12, further comprising the step of:

establishing at least one spending limit configured to affect at least one of said parent spending power and said subsidiary spending power.